User Manual

Online Treasury Manager: Balance Reporting

SunTrust

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OVERVIEW

With Online Treasury Manager, you can stay connected to SunTrust over the Internet. There's no software to load, no security devices to install and no intensive programming efforts to send and receive files. Just link to SunTrust using a standard web browser, and you're connected to the source for you treasury management needs.

To ensure the privacy of your company's financial information, SunTrust provides multiple levels of security. From firewalls to passwords and encryption, the system is designed to safeguard your privacy. In addition, your Security Administrator determines who in your company can access information, as well as who can initiate and approve transactions.

System Access

Online Treasury Manager can be accessed on the Internet at this address: https://onlinetreasurymanager.suntrust.com.

IDs and Passwords

A combination of 4 elements (Customer ID, Customer Password, User ID, User Password) is required to access Online Treasury Manager.

You will be required to create a new password when you access the system for the first time. Your password must be changed every 30 days. Online Treasury Manager prohibits the re-use of your previous 12 passwords.

Inactivity Time Out

The system will time out, suspending access, if your session is idle for more than 15 minutes. However, during a timeout period, your browser can remain connected to Online Treasury Manager. Access can be regained by re-entering your user password.

Activity in Online Treasury Manager is recorded by screen changes or the use of the Submit button. If inactivity exceeds 30 minutes, you will have to re-enter all login information to sign back into the system. Please note that data entry alone is not considered activity. When entering large blocks of data, click on "Submit Changes" periodically, to avoid inactivity time-out.

Important Notes

When using Online Treasury Manager, please do not use your browser's "**Refresh**" button. In some cases, this could cause a form to be submitted twice.

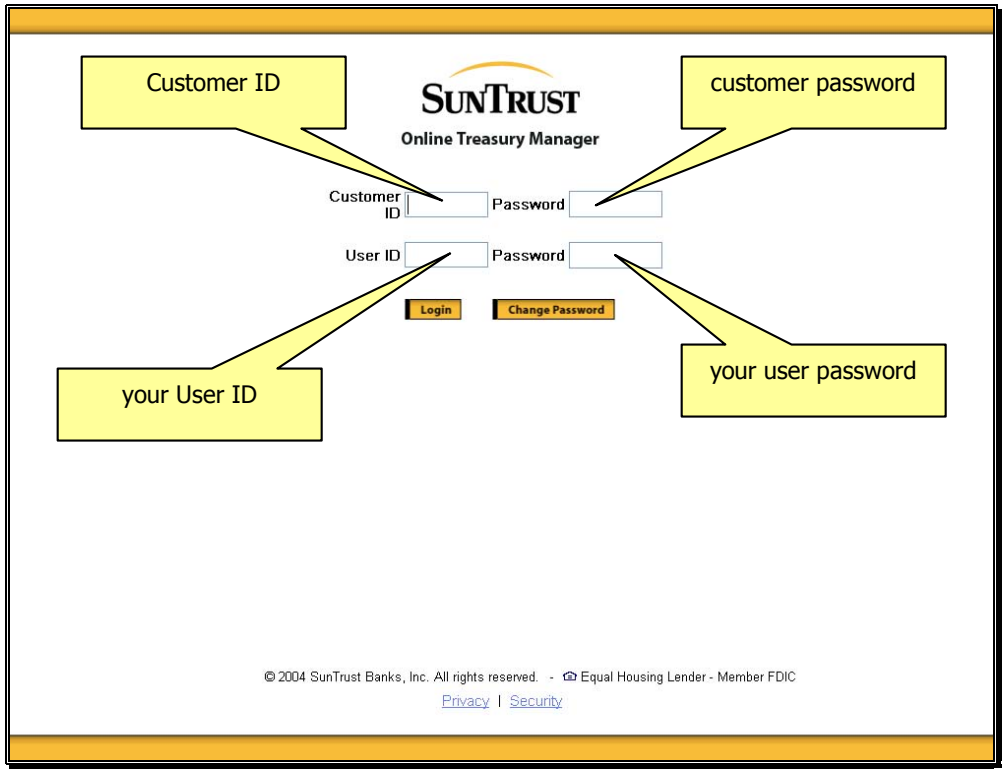
Do not use the "**Back**" button, unless specifically instructed. While clicking the back button will return you to the previous page, it will not reverse any transactions performed prior to your clicking the back button.

Required fields

With exception to the login screen, required data entry fields for Online Treasury Manager are noted in red.

Login/Logout Procedures

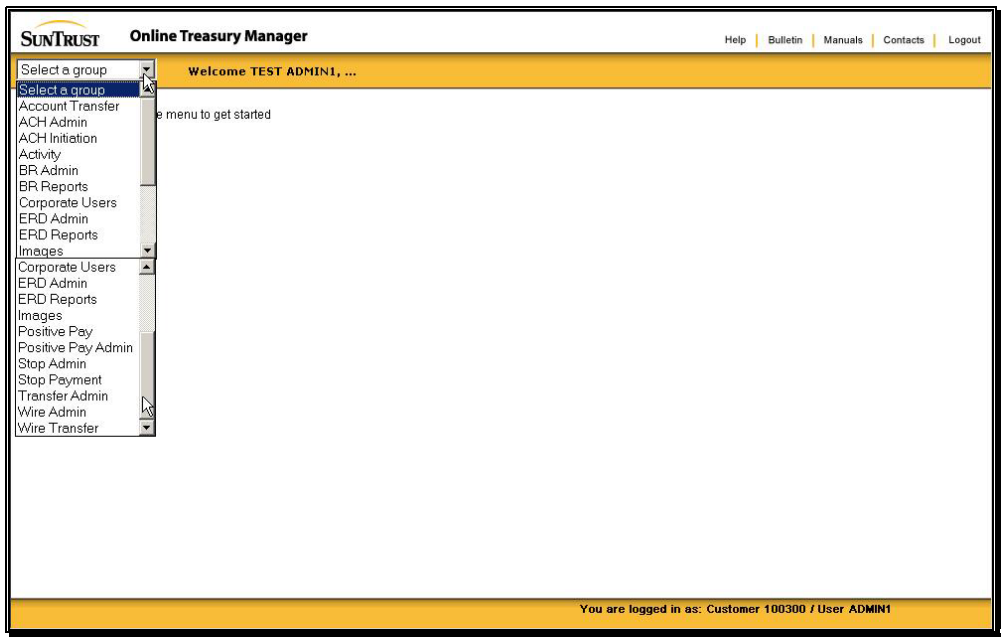
After entering your **Customer ID**, customer **Password**, your **User ID**, and your user **Password**, and click on the **Login** button.



To exit the system you must click **Logout**, found at the top of the screen after this logon page.

Online Treasury Manager Modules

Each module of Online Treasury Manager is accessible from the drop down box at the top left of your screen.

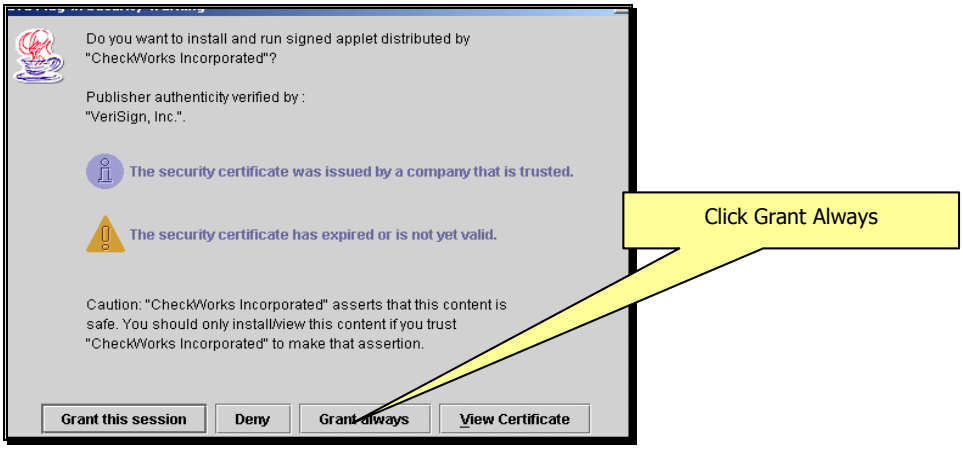


You will only see those groups that your user ID has permission to access.

Accessing Images

Online Treasury Manager utilizes the ImageInsight java applet, distributed by CheckWorks, Inc, to retrieve and distribute images to your desktop. When you click on an Image icon for the first time, the java applet downloads to your desktop dynamically.

This "Java Plug-in Security Warning" window appears.


Do you want to install and run signed applet distributed by "CheckWorks Incorporated"?
Publisher authenticity verified by : "VeriSign, Inc.".
The security certificate was issued by a company that is trusted.
The security certificate has expired or is not yet valid.
Caution: "CheckWorks Incorporated" asserts that this content is safe. You should only install/view this content if you trust "CheckWorks Incorporated" to make that assertion.
Grant this session
Deny
Grant always
View Certificate
Click Grant Always

- Click on the **Grant Always** button

Within a few seconds, you should see your image.

- If you do not see the image within a few minutes, close the image window and start over.
- If you still do not see an image within the next 5 minutes, contact your IT department, as you may not have admin rights to install software on your PC. If so, your Administrator will have to logon and install the Java applet for you.

If you continue to have problems, contact the Technical Services Group at 1-877-785-6925

System Availability and Cut-Off Times

Online Treasury Manager can be accessed 24 hours a day, seven days a week for information reporting and transaction initiation services. Specific account information is updated at various times throughout the day.

When new features and functions become available, these releases are introduced on weekends during non-business hours to minimize any disruption to your usage of the service.

Function	Cutoff Time	Retention	Notes
ACH Initiate	10:30 A.M., 2:30 P.M., 5:30 P.M., and 7:30 P.M.		The cut-off for both Debits and Credits is 7:30 P.M. ET two days prior to effective date. Files received by 10:30 A.M. ET one-day prior will be processed on a best effort basis.
ACH Batches			ACH Batches can be sent a max of 14 calendar days in advance.
ACH Pass-Thru	7:00 P.M.		Follow same guidelines as ACH Initiate.
ACH Reversal	4:00 P.M.		In order for an ACH batch to meet the 4:00 P.M. deadline it will have to have been received prior to the 2:30 P.M. cutoff time.
ACH Reports		186 Cal. Days	OTM ACH initiated activity (about 6 months)
Audit Activity		93 Cal. Days	

Function	Cutoff Time	Retention	Notes
Account Transfer	5:30 P.M.		If it is done before 5:30pm, it is the Same Day. If it is after 5:30, it is Next Day. Account Transfers are processed by the ACH system.
Account Transfers			Account Transfers can be sent a max of 14 calendar days in advance.
Account Transfer Reports		186 Cal. Days	(about 6 months)
Balance Reporting - Previous Day	7:00 A.M.	93 Cal. Days	Date range inquiries limited to 45 days at a time.
Balance Reporting – Previous Day (Images) Balance Reporting - Same Day	Vary upon service	93 Cal. Days 93 Cal. Days	 ACH Transactions - 7:30 a.m. Account Transfers – Real-time Controlled Disbursement, Late Presentment – 10:00 a.m. Lockbox - 8:30 a.m. Wire Transfers – Real-time
ERD Special Reports		7 Cal. Days	5 Business Days
ERD (CAR)	8:00 a.m.	7 Cal. Days	
ERD (ACH/EDI Receiving)	9:00 a.m.	7 Cal. Days	
Image		7 Years	Paid items, deposits
Image (Transit Items)		5 Years	
Positive Payment Report - Exceptions/Images (Pos Pay accounts only)	Available at 9 A.M.	93 Cal. Days	This is the earliest time the Positive Payment reports are available for exception decision-making.
Positive Payment Exception Pay/Return Decision-Making	12:00 P.M. Same Day		This is the deadline to notify the Bank regarding the validity of the current business day's mismatched checks. A Pay or Return decision is required by this time.
Positive Payment Report Reverse Positive Payment and Payable Thru Draft (Check Return)	Available at 9 A.M.	93 Cal. Days	This is the earliest time the Positive Payment reports are available for exception decision-making. Images of checks or draft items are available through the Image or Balance Reporting modules.
Positive Payment Return Decision-Making Reverse Positive Payment and Payable Thru Draft (Check Return)	12:00 P.M. Same Day		This is the deadline to notify the Bank regarding the validity of the previous business day's paid checks. Return decisions are required by this time.
Manual Issue/Void Input Deadline	5:00 P.M.		
Positive Payment Images - PREV DAY (CPR accounts only)	Available at 7:00 A.M.	Current Month + One Month of History	
Positive Payment Report - Images/Exceptions (CPR accounts only)	Available at 1:00 P.M.	93 Cal. Days	This is the earliest time the Positive Payment reports are available for exception decision-making. Bank provides on-line access to images of the current day's mismatched checks.

Function	Cutoff Time	Retention	Notes
Positive Payment Exception Pay/Return Decision-Making (CPR accounts only)	12:00 P.M. Next day		This is the deadline to notify the Bank regarding the validity of the previous business day's mismatched checks. A Pay or Return decision is required by this time.
Stop Payments Placed	8:00 A.M. – 10:00 P.M. (DDA and ARP Accounts Only) 12:00 P.M. - 10:00 P.M. (CPR Accounts Only)	186 Cal. Days	Stop should be available to tellers within seconds during normal bank business hours. Otherwise, the stop is in queued status. Stops are effective for 6 months.
Stop Payment and Paid Item Inquiry	ARP and DDA accounts – no time constraints 12:00 P.M. - 10:00 P.M. (CPR Accounts Only)	93 Cal. Days	Information is stored for 186 calendar days (about 6 months).
Stop Payment Reports		186 Cal. Days	(about 6 months)
Stop Payment Summary		No limit.	
Stop (Images) Availability	11:00 A.M.	Current Month + One Month of History	Bank provides on-line access to images of paid checks from previous business day.
Stop (Images - Mid Atlantic Accounts)	11:00 A.M.	45 Calendar Days	
Wire	8:00 A.M. – 5:30 P.M.		Wires received after 5:30 P.M. are subject to next-day processing.
Wire			Domestic wires and international wires in US Dollars can be future dated a max of 30 calendar days in advance. Foreign currency wires *cannot* be future dated.
Wire (By Phone)	8:30 A.M. – 4:30 P.M.		Wires done by phone ONLY.
Wire Report		186 Cal. Days	This is only for the Wire Report under the Wire Transfer module.

*** All times are in Eastern time zone*

BALANCE REPORTING

Online Treasury Manager offers several different types of balance reports. These reports include either **Previous Day** or **Same Day** account balance information. The **MultiDay** activity report provides a summary statement report for a range of dates.

Note: For image retrieval, access to the viewer requires the installation of the ImageInsight Java applet. To download the applet, please see *Accessing Images* in the Introduction section of this document.

For cut-off times, retention, and other processing notes, please refer to *System Availability and Cut-off Times* in the Overview section of this user manual.

Feature Functionality

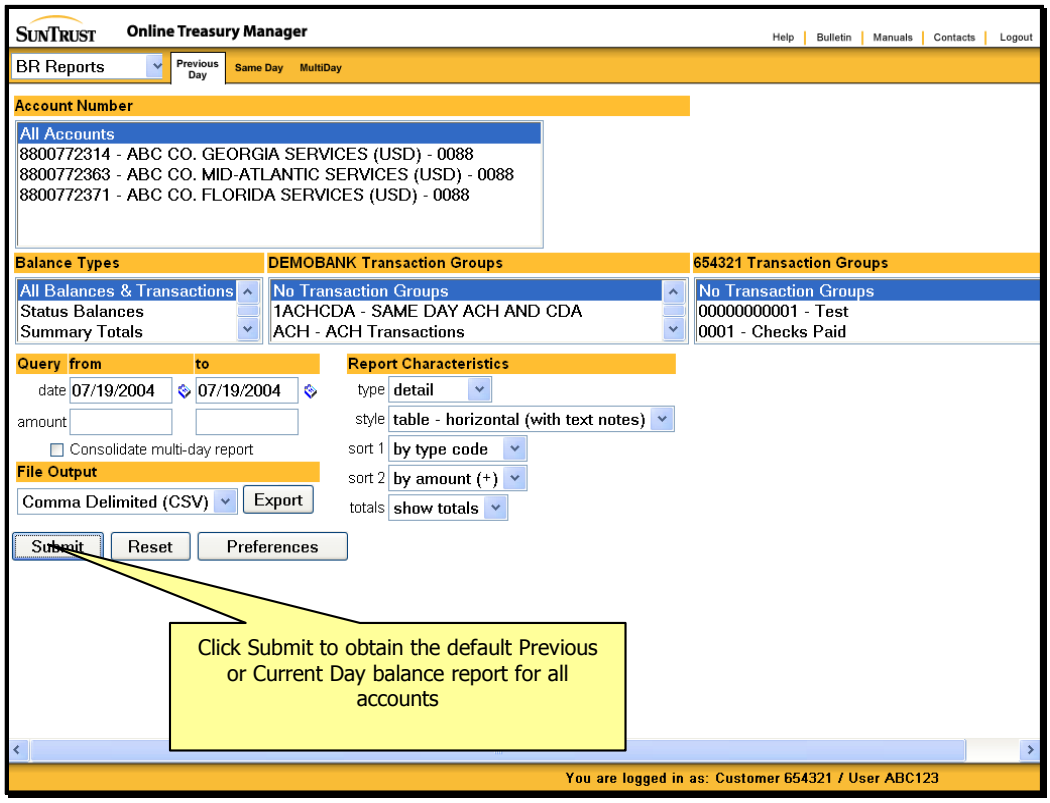
The Balance Reporting module is labeled **BR Reports** in the group drop-down menu. The following features are available:

Feature	Function
Previous Day	• Access Previous Day Report • Retrieve Images • Export Report Data • Set Report Preferences
Same Day	• Access Same Day Report • Retrieve Images • Export Report Data • Set Report Preferences
MultiDay	• Access MultiDay Report • Export Report Data

Previous and Same Day Balance Reports

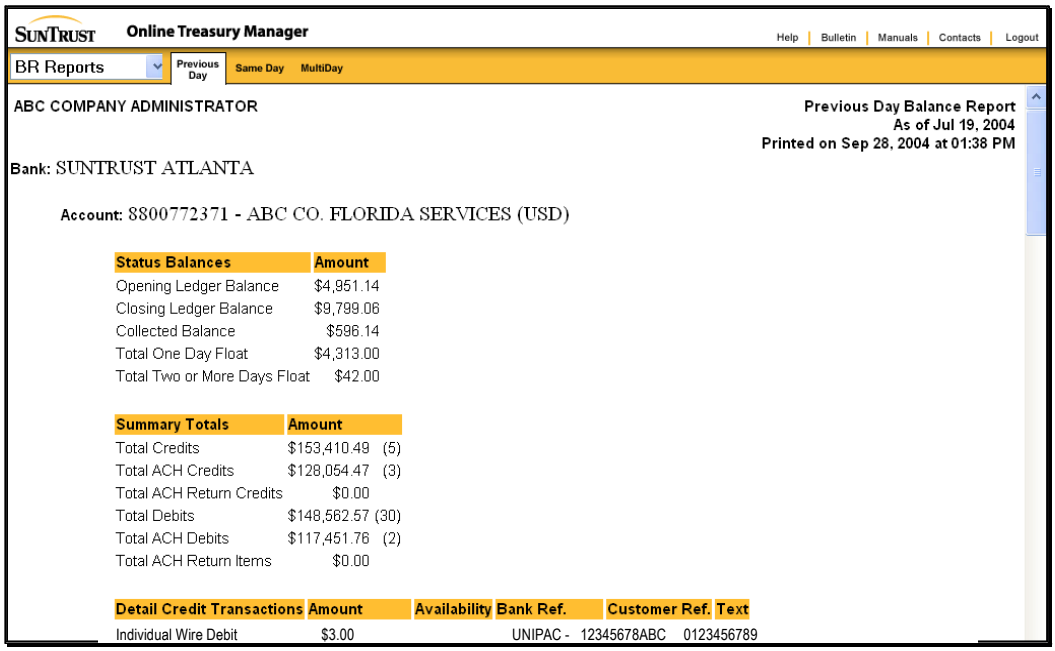
To generate a balance report,

- Select **BR Reports** on the group drop-down menu
- Select either **Previous Day** or **Same Day** from the task bar and click the **Submit** button

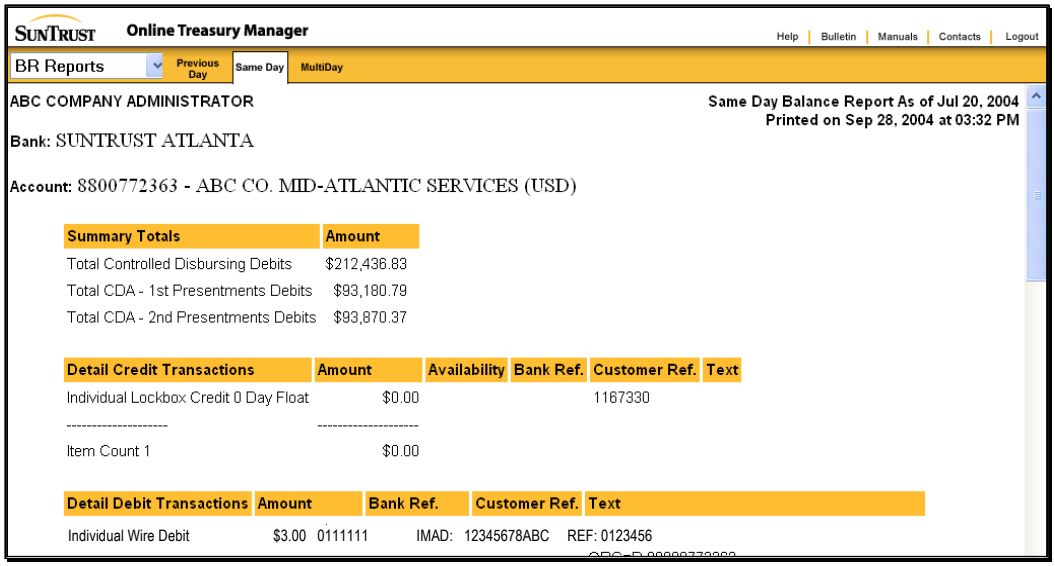


The default settings will produce a balance report for all accounts, listing their balances and all debit and credit transactions under those accounts.

For complete examples of the report content, please refer to the Balance Reporting Sample Report Package.


SunTrust Online Treasury Manager
Help | Bulletin | Manuals | Contacts | Logout
BR Reports
Previous Day
Same Day
MultiDay
ABC COMPANY ADMINISTRATOR
Previous Day Balance Report
As of Jul 19, 2004
Printed on Sep 28, 2004 at 01:38 PM
Bank: SUNTRUST ATLANTA
Account: 8800772371 - ABC CO. FLORIDA SERVICES (USD)
Status Balances Amount
Opening Ledger Balance $4,951.14
Closing Ledger Balance $9,799.06
Collected Balance $596.14
Total One Day Float $4,313.00
Total Two or More Days Float $42.00
Summary Totals Amount
Total Credits $153,410.49 (5)
Total ACH Credits $128,054.47 (3)
Total ACH Return Credits $0.00
Total Debits $148,562.57 (30)
Total ACH Debits $117,451.76 (2)
Total ACH Return Items $0.00
Detail Credit Transactions Amount Availability Bank Ref. Customer Ref. Text
Individual Wire Debit $3.00 UNIPAC - 12345678ABC 0123456789

Previous Day Balance Report


SunTrust Online Treasury Manager
Help | Bulletin | Manuals | Contacts | Logout
BR Reports
Previous Day
Same Day
MultiDay
ABC COMPANY ADMINISTRATOR
Same Day Balance Report As of Jul 20, 2004
Printed on Sep 28, 2004 at 03:32 PM
Bank: SUNTRUST ATLANTA
Account: 8800772363 - ABC CO. MID-ATLANTIC SERVICES (USD)
Summary Totals Amount
Total Controlled Disbursing Debits $212,436.83
Total CDA - 1st Presentments Debits $93,180.79
Total CDA - 2nd Presentments Debits $93,870.37
Detail Credit Transactions Amount Availability Bank Ref. Customer Ref. Text
Individual Lockbox Credit 0 Day Float $0.00 1167330
Item Count 1 $0.00
Detail Debit Transactions Amount Bank Ref. Customer Ref. Text
Individual Wire Debit $3.00 0111111 IMAD: 12345678ABC REF: 0123456

Same Day Balance Report

Image retrieval

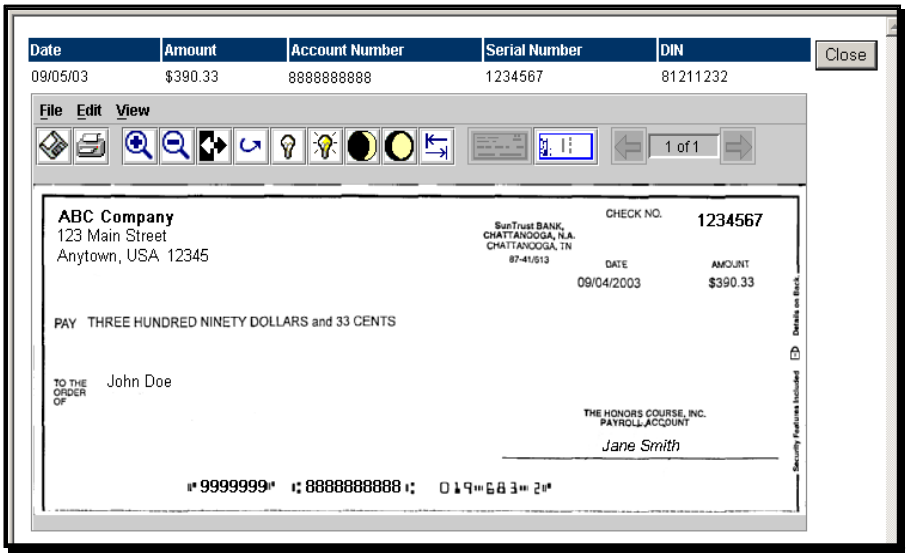
If you have access to online images, you can obtain images for most paper-based transactions from your Balance Report.

Detail Debit Transactions		
INDIVIDUAL DEBIT FOR LIST POST SUMMARY		$179,887.59
	Bank Ref: SUDR000000000000	
INDIVIDUAL CPR PAID CHECK		$149,262.18
	Bank Ref: CPRP000000000000	
	Cust Ref: 123456	
INDIVIDUAL CPR PAID CHECK		$16,100.00
	Bank Ref: CPRP000000000000	
	Cust Ref: 123456	

To access an image,

- Click the **Image** icon (checkbook picture) from the balance report

Online Treasury Manager presents the associated check image in the enhanced image viewer.



Check Image

The following tools are available to facilitate online image research:

- Save – Save the displayed image to disk for future use (*.tif format).
- Print – Prints the front and bank of the imaged item on a single page.
- Zoom – Zooms in and out on the image.
- Reverse – Changes image from black-on-white to white-on-black, to make small or fine print easier to read.
- Rotate – Turns the image 90-degress to read endorsements, etc.
- Brightness and Contrast – Adjust either image attribute to make dark or faint print more legible.
- Front and Back – Alternate between the front and back of an image.

Report Options

Balance reports may be customized to your specifications for account, balance type, transaction group, date and amount ranges. You can define the layout of your report by selecting the report characteristics. In addition, you can export the data to various accounting applications.

Account Number – to select individual or all accounts.

Balance Types – to display all balances and transactions, or to display only the status balances, summary totals, detail debit transactions, or detail credit transactions.

Transaction Groups – allow you to select the type of BAI codes you want to include in a report. Two types of groups are available: predefined transaction groups by SunTrust, and customized transactions groups unique to your company's specific needs. Your company's Security Administrator maintains the customized transaction groups.

Query from/to – allow you to specify date and amount ranges for your report.

Note: the maximum report date range is 45 calendar days. To access the Previous Day or Same Day Balance Report for the all of Online Treasury Manager's historical data (93 calendar days of information) you would need to run multiple queries.

If inquiring on a large date range, check the Consolidate multi-day report box to eliminate the repetition of data. Instead of receiving a report for each day in the range, Online Treasury Manager produces a single report, adding a date value for each item in the report.

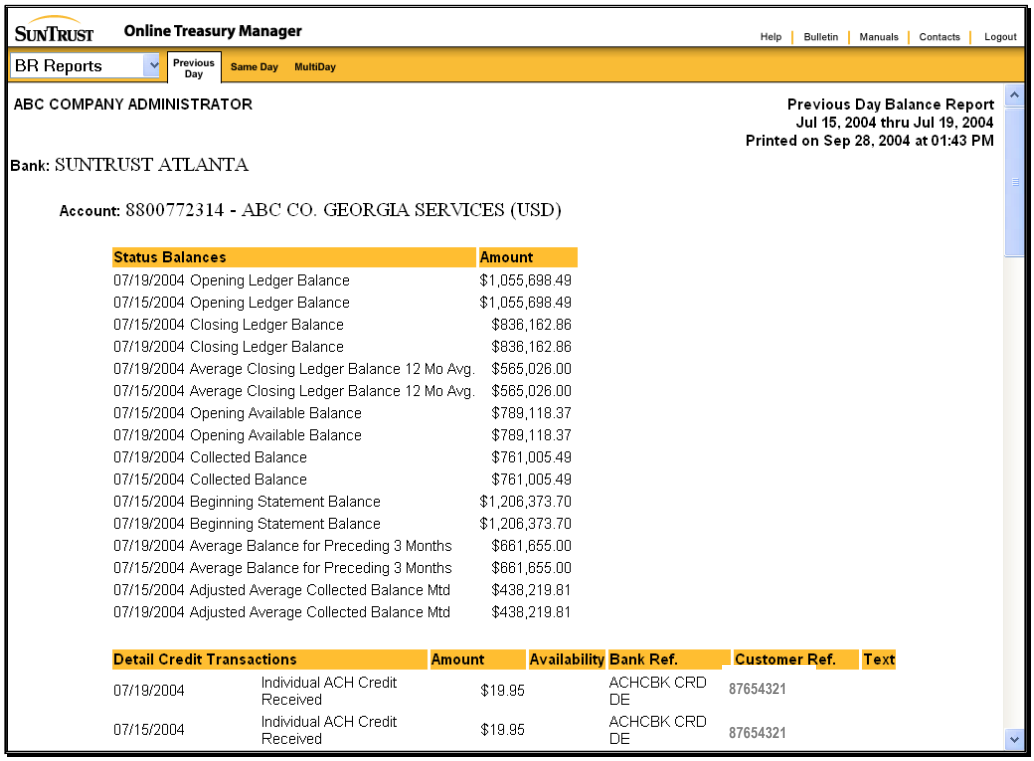
Report Characteristics

- ***Type*** – **detail** (providing all details of the report transactions, such as reference information and text) or **summary** (providing only a description of the transaction and an amount).
- ***Style*** – report table style:
  - **Table** - displays information using a minimum amount of horizontal space.
  - **Table - horizontal (with text notes)** - Displays information using a minimum amount of vertical space and includes a text column within the detail transaction section.
  - **Table - horizontal (no text notes)** - Displays information using a minimum amount of vertical space, but does not include the text column within the detail transaction sections.
  - **Raw** - Displays the table report in non-formatted plain text.
- ***Sort 1 and 2*** – primary and secondary sort orders, by **amount** (ascending or descending), **bank reference, customer reference**, **date**, or BAI **type code**.
- ***Totals*** – for reporting status-level and summary-level transaction type codes. **Bank** will total the same type of status and summary-level information across all accounts within a given bank for a single day. **Report** totals the same type of status and summary-level information across all banks for a single day.

File Output
Exports the balance reporting data to an external accounting application. You can select the format from the **File Output** drop down list and click the **Export** button.

File output type	Application
Comma Delimited (CSV)	MS Excel
QIF (4-digit)	Quicken
IIF Import	Quick Books
BAI Output	DOS applications
STI CSV	MS Excel (alternative form)

Keep in mind that the application used to open an exported file is dependent on your PC's settings to open specific file name extensions. For example, your PC might open a comma-delimited file in Excel, but it can also be opened in Notepad.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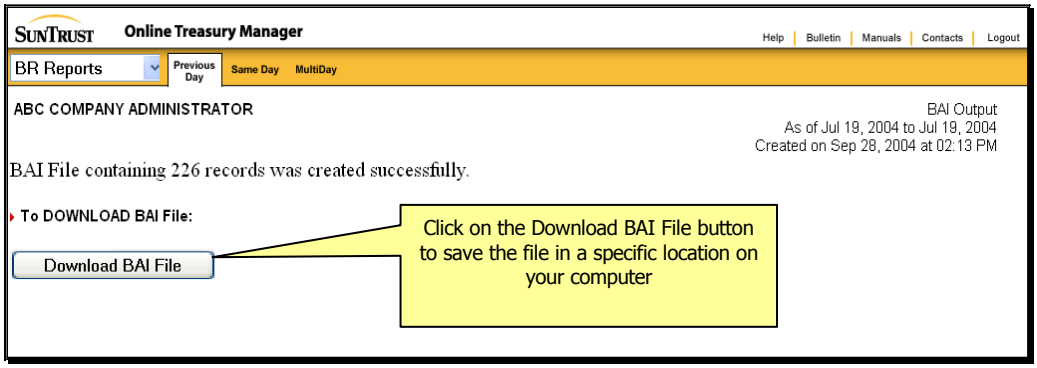
Online Treasury Manager
Help | Bulletin | Manuals | Contacts | Logout
BR Reports
Previous Day
Same Day
MultiDay
ABC COMPANY ADMINISTRATOR
Previous Day Balance Report
Jul 15, 2004 thru Jul 19, 2004
Printed on Sep 28, 2004 at 01:43 PM
Bank: SUNTRUST ATLANTA
Account: 8800772314 - ABC CO. GEORGIA SERVICES (USD)
Status Balances
Amount
07/19/2004 Opening Ledger Balance $1,055,698.49
07/15/2004 Opening Ledger Balance $1,055,698.49
07/15/2004 Closing Ledger Balance $836,162.86
07/19/2004 Closing Ledger Balance $836,162.86
07/19/2004 Average Closing Ledger Balance 12 Mo Avg. $565,026.00
07/15/2004 Average Closing Ledger Balance 12 Mo Avg. $565,026.00
07/15/2004 Opening Available Balance $789,118.37
07/19/2004 Opening Available Balance $789,118.37
07/19/2004 Collected Balance $761,005.49
07/15/2004 Collected Balance $761,005.49
07/15/2004 Beginning Statement Balance $1,206,373.70
07/19/2004 Beginning Statement Balance $1,206,373.70
07/19/2004 Average Balance for Preceding 3 Months $661,655.00
07/15/2004 Average Balance for Preceding 3 Months $661,655.00
07/15/2004 Adjusted Average Collected Balance Mtd $438,219.81
07/19/2004 Adjusted Average Collected Balance Mtd $438,219.81
Detail Credit Transactions
Amount
Availability
Bank Ref.
Customer Ref.
Text
07/19/2004 Individual ACH Credit Received $19.95 ACHCBK CRD DE 87654321
07/15/2004 Individual ACH Credit Received $19.95 ACHCBK CRD DE 87654321

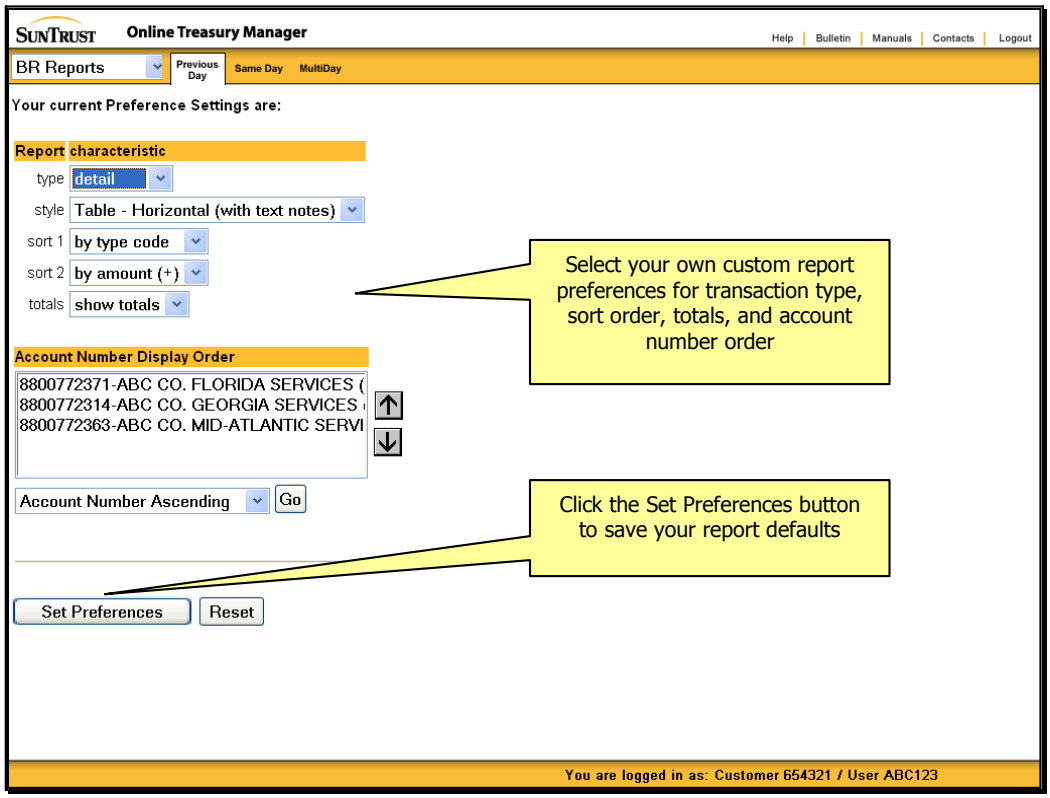
Previous Day Balance Report, with consolidate multi day option


SunTrust
Online Treasury Manager
Help | Bulletin | Manuals | Contacts | Logout
BR Reports
Previous Day
Same Day
MultiDay
ABC COMPANY ADMINISTRATOR
BAI Output
As of Jul 19, 2004 to Jul 19, 2004
Created on Sep 28, 2004 at 02:13 PM
BAI File containing 226 records was created successfully.
To DOWNLOAD BAI File:
Download BAI File
Click on the Download BAI File button to save the file in a specific location on your computer

Previous Day Balance Report, with BAI file output export option

Report Preferences

The **Preferences** button allows you to modify the default report layouts for your Previous Day and Same Day balance report. You can specify the order in which the accounts are displayed, transaction sort order, report style, how totals are displayed, and whether to display summary or detailed transaction information. Your preferences will remain in effect until you make changes.

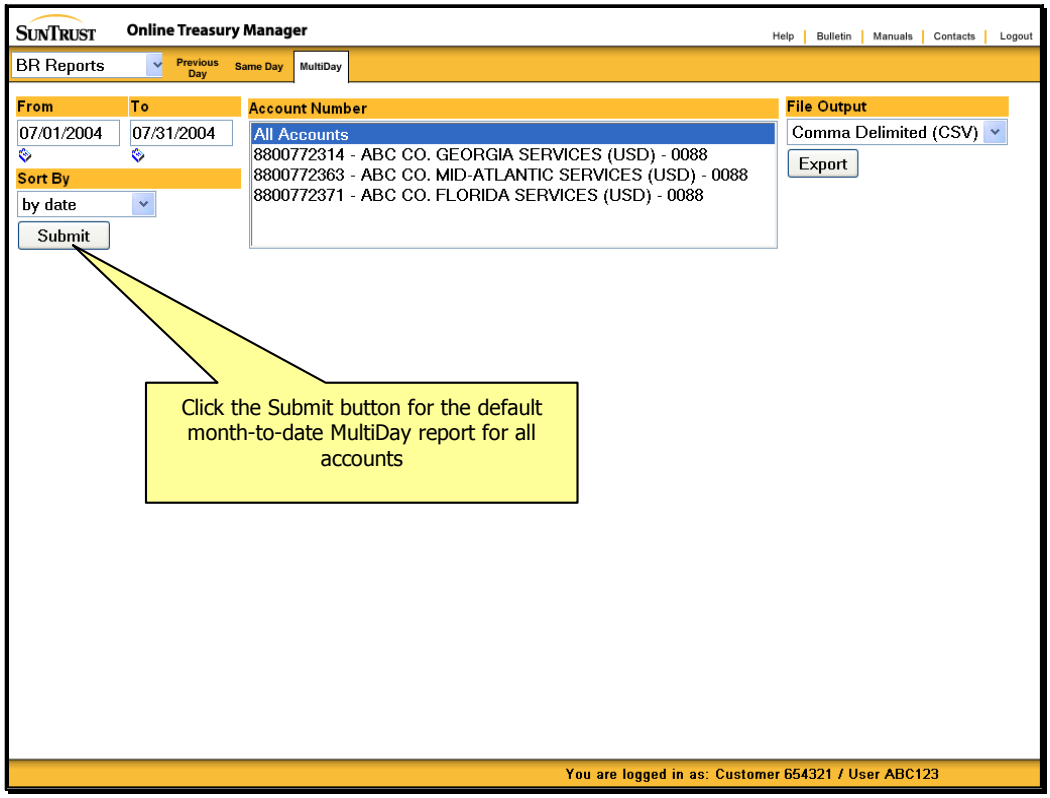

SunTrust
Online Treasury Manager
Help | Bulletin | Manuals | Contacts | Logout
BR Reports
Previous Day
Same Day
MultiDay
Your current Preference Settings are:
Report characteristic
type detail
style Table - Horizontal (with text notes)
sort 1 by type code
sort 2 by amount (+)
totals show totals
Account Number Display Order
8800772371-ABC CO. FLORIDA SERVICES (
8800772314-ABC CO. GEORGIA SERVICES
8800772363-ABC CO. MID-ATLANTIC SERVI
Account Number Ascending
Go
Set Preferences
Reset
Select your own custom report preferences for transaction type, sort order, totals, and account number order
Click the Set Preferences button to save your report defaults
You are logged in as: Customer 654321 / User ABC123

MultiDay Report

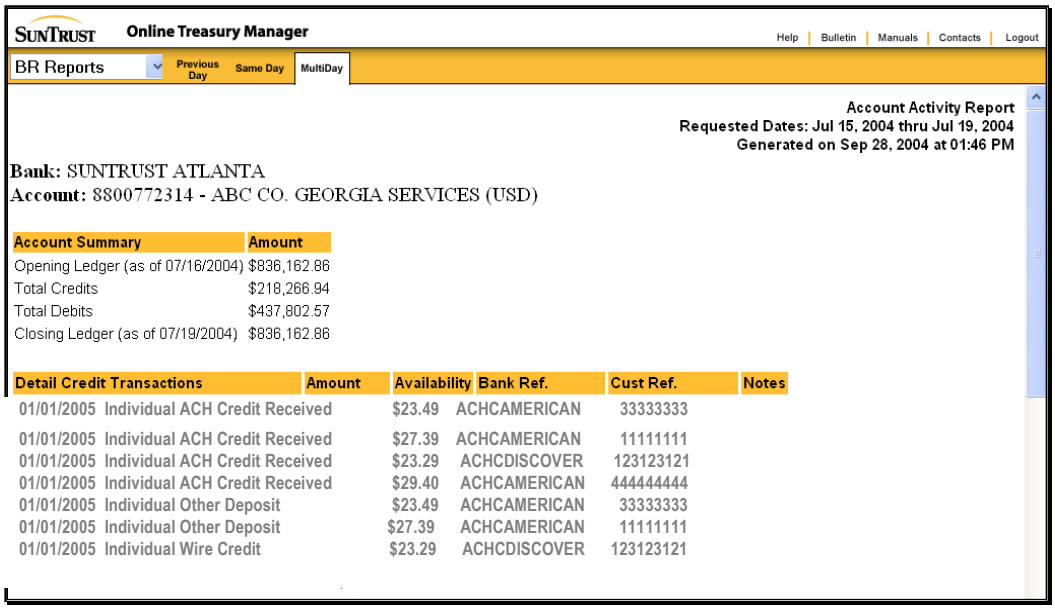
The MultiDay report provides previous day balance and transaction information as a statement snapshot, containing a summary section, then credit and debit transactions. It can be exported to a comma-delimited file. This report can access up to 65 business days of history.

To generate a MultiDay report,

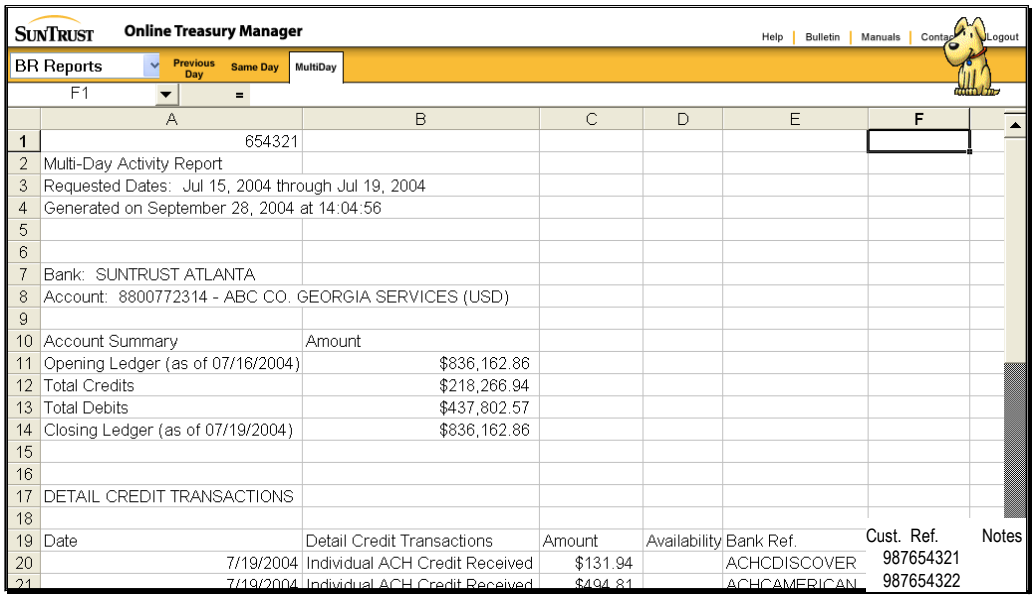
- Select **Multi Day** from the task bar and click the **Submit** button.



The default settings will produce the statement report for all accounts, with the date range beginning with the first business day of the current month through the previous business day.


SunTrust
Online Treasury Manager
Help | Bulletin | Manuals | Contacts | Logout
BR Reports
Previous Day
Same Day
MultiDay
Account Activity Report
Requested Dates: Jul 15, 2004 thru Jul 19, 2004
Generated on Sep 28, 2004 at 01:46 PM
Bank: SUNTRUST ATLANTA
Account: 8800772314 - ABC CO. GEORGIA SERVICES (USD)
Account Summary
Amount
Opening Ledger (as of 07/16/2004) $836,162.86
Total Credits $218,266.94
Total Debits $437,802.57
Closing Ledger (as of 07/19/2004) $836,162.86
Detail Credit Transactions
Amount
Availability
Bank Ref.
Cust Ref.
Notes
01/01/2005 Individual ACH Credit Received $23.49 ACHCAMERICAN 33333333
01/01/2005 Individual ACH Credit Received $27.39 ACHCAMERICAN 11111111
01/01/2005 Individual ACH Credit Received $23.29 ACHCDISCOVER 123123121
01/01/2005 Individual ACH Credit Received $29.40 ACHCAMERICAN 444444444
01/01/2005 Individual Other Deposit $23.49 ACHCAMERICAN 33333333
01/01/2005 Individual Other Deposit $27.39 ACHCAMERICAN 11111111
01/01/2005 Individual Wire Credit $23.29 ACHCDISCOVER 123123121

MultiDay Account Activity Report



Multiday Account Statement, Exported To CSV Format

Report Options

Selecting accounts and specifying a date range can customize the MultiDay statement snapshot report. The report may be further sorted by amount (ascending or descending), bank reference, customer reference, date, or BAI type code.